

CLAIMS

3 1. A payment processing system comprising:

4 a database including global information relating to a biller system and a payor

5 system; and

6 at least one modular business object containing specified instructions to govern

7 financial transactions between said biller system and said payor system based on said

8 global information;

9 wherein said modular business object is replaceable with another modular

10 business object containing other specified instructions using the same said global

11 information.

12 2. A payment processing system comprising:

13 a database including global information relating to a biller system and a payor

14 system; and

15 at least one modular business object containing specified instructions to modify

16 said global information,

17 wherein said modular business object is replaceable with another modular

18 business object containing other specified instructions for modifying the same said global

19 information.

20 3. A payment processing system as claimed in claim 1, said payment processing

21 system being in communication with at least one payor system and at least one payee,

22 wherein said payment processing system is further operable to receive invoice data from

23 said biller system and store said invoice data on said database.

1 4. A payment processing system as claimed in claim 1, said payment processing
2 system being in communication with at least one payor system and at least one payee,
3 wherein said payment processing system is further operable to permit said payor system
4 and/or said biller system to select one said business object for execution and to execute
5 said object.

6 5. A payment processing system as claimed in claim 1, said payment processing
7 system being in communication with a business service provider system;
8 said business service provider system configured to provide business processing
9 services to said biller system and said payor system via said payment processing system.

10 6. A payment processing system as claimed in claim 3, wherein said payment
11 processing system is operable to send an e-mail message to said payor system to alert
12 said payor system of updated invoice data received from said biller system.

13 7. A payment processing system as claimed in claim 1, further comprising at least
14 one web server, said web server operable to provide said payor system and/or said biller
15 system access to said at least one business object.

16 8. A payment processing system as claimed in claim 1, further comprising a database
17 interface, said database interface configured to receive messages from said selected
18 business object in an extensible markup language format.

19 9. A payment processing system as claimed in claim 8, wherein said database
20 interface is further configured to structure and generate calls to said database for
21 execution in standard query language format, based on said extensible markup language
22 formatted messages received from said selected business object.

- 1 10. A payment processing system as claimed in claim 9, wherein said database
2 interface is further configured to receive from said database responses to said standard
3 query language formatted calls.
- 4 11. A payment processing system as claimed in claim 10, wherein said database
5 interface is further configured to structure and generate messages to said selected
6 business object in an extensible markup language format, based on said database
7 responses.
- 8 12. A payment processing system as claimed in claim 3, said payment processing
9 system being further operable to translate invoice data received from said biller system
10 prior to storage on said database.
- 11 13. A payment processing system as claimed in claim 1, wherein said business object
12 is selected from the group consisting of: an object for reviewing invoices, an object for
13 making adjustments to invoices, and an object for initiating invoice payment.
- 14 14. A payment processing system as claimed in claim 1, said payment processing
15 system being capable of connection to a network; wherein said biller system and said
16 payor system comprise hardware and software for connecting to said payment processing
17 system via said network.
- 18 15. A payment processing system as claimed in claim 5, wherein said business
19 service provider system comprises hardware and software for connecting to said payment
20 processing system via a network.
- 21 16. A payment processing system as claimed in claim 14, wherein said network is
22 selected from the group consisting of: local area network, wide area network, internet,
23 intranet, extranet, a TCP/IP-based network, a wireless network, an e-mail based network

1 of e-mail transmitters and receivers, a modem-based telephonic network, and an
2 interactive telephonic network accessible to users by telephone.

3 17. A payment processing system as claimed in claim 16, said payment processing
4 system being further operable to perform an action via said network selected from the
5 group consisting of: transmitting to said payor system said invoice data, adjudicating said
6 invoice data, allowing said payor system to pay said biller system, and one or more of the
7 foregoing actions in combination.

8 18. A payment processing system as claimed in claim 15, wherein said network is
9 selected from the group consisting of: local area network, wide area network, internet,
10 intranet, extranet, a TCP/IP-based network, a wireless network, an e-mail based network
11 of e-mail transmitters and receivers, a modem-based telephonic network, and an
12 interactive telephonic network accessible to users by telephone.

13 19. A payment processing system as claimed in claim 14, further comprising
14 computer-readable memory adapted for receiving and storing data and commands from
15 said biller system and said payor system via said network.

16 20. A payment processing system as claimed in claim 1, further comprising a security
17 mechanism for restricting unauthorized access.

18 21. A payment processing system as claimed in claim 20, wherein said security
19 mechanism is selected from the group consisting of: a digital signature, a PIN number, a
20 password, a master key, and one or more of the foregoing in combination.

21 22. A payment processing system as claimed in claim 1, further comprising at least
22 one firewall.

1 23. A payment processing system as claimed in claim 1, further comprising a backup
2 mechanism adapted to store a mirror copy of said data stored on said database and
3 permitting access to said mirror copy of said data in the event said original data is corrupt
4 or unavailable.

5 24. A payment processing system as claimed in claim 7, wherein said biller system is
6 adapted to access said payment processing system via a web browser.

7 25. A payment processing system as claimed in claim 7, wherein said payor system is
8 adapted to access said payment processing system via a web browser.

9 26. A payment processing system as claimed in claim 5, wherein said business
10 service provider system is adapted to access said payment processing system via a web
11 browser.

12 27. A payment processing system as claimed in claim 3, wherein said invoice data
13 comprises at least one payor system, at least one invoice stream, and at least one biller
14 system identifier.

15 28. A payment processing system as claimed in claim 1, further comprising access
16 control comprising a list of users, and a user identification and password for each user.

17 29. A payment processing system as claimed in claim 28, wherein said access control
18 is operable to govern whether a user is permitted to access each said business object.

19 30. A payment processing system as claimed in claim 1, further comprising an
20 application server, said at least one business object residing on said application server.

21 31. A payment processing system as claimed in claim 30, further comprising a
22 business function selection object, said object residing on said application server.

- 1 32. A payment processing system as claimed in claim 3, further comprising an
2 invoice loader adapted to perform said receipt of said invoice data and said storage of
3 said invoice data on said database.
- 4 33. A payment processing system as claimed in claim 1, wherein said biller system is
5 adapted to access said payment processing system via a non-browser XML-enabled
6 application.
- 7 34. A payment processing system as claimed in claim 1, wherein said payor system is
8 adapted to access said payment processing system via a non-browser XML-enabled
9 application.
- 10 35. A payment processing system as claimed in claim 5, wherein said business
11 service provider system is adapted to access said payment processing system via a non-
12 browser XML-enabled application.